Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Page 1 of 35 Northern District of Illinois Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Williams Betty Williams James All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITTN) No. Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No. Complete EIN (if more than one, state all): 5575 (if more than one, state all): 8656 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 507 52nd Avenue 507 52nd Avenue Bellwood IL Bellwood IL ZIP CODE 60104 ZIP CODE 60104 County of Residence or of the Principal Place of Business: COOK County of Residence or of the Principal Place of Business: COOK Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): same same ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business V Chapter 15 Petition for Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 Ü.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Radroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debior is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee warver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ¥ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** \mathbf{V} П П 1-49 50-99 100-199 200-999 1,000-5,001-10.001-25,001-50,001-Over 5,000 19,000 25,000 50,000 100,000 100,000 Estimated Assets **4** П П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to SI to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million milbon million million million Estimated Liabilities Ø П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 100,000,001 \$100,000,001 \$50,000,001 \$500,000,001 More than \$50,000

\$100,000

\$500,000

to \$1

тщиоп

to \$10

million

to \$50

million

to \$100

million

to \$500

million

to \$1 billion

\$1 billion

Case 09-13491

B 1 (Official Form 1) (1 08) Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Doc 1 Page 2 of 35 Document. Page 2 Voluntary Petition Name of Debtor(s): James & Betty Williams (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet. Location Case Number: 0800935 Date Filed: 01/2008 US BKPT CT IL CHICAGO - CHPT 13 Where Filed: Location Case Number: Date Filed: Where Filed Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number District: Relationship: Northern District of Illinois Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Z Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Z Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) \Box Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main

Document Document	t Page 3 of 35
B I (Official Form) I (108)	Page 3
Voluntary Petition (This may must be considered and filed to success the considered and filed to success the considered and filed to success the constant of t	Name of Debtor(s):
(Pris page must be completed and filed in every case.)	James & Betty Williams
From Carrie 1 - 7 Carrie 1 - Draw	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition	is true I declare under penalty of perjury that the information provided in this petition is true
and correct.	and correct, that I am the foreign representative of a debtor in a foreign proceeding
[If petitioner is an individual whose debts are primarily consumer debts an	and has and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	. 11, 12 check only one box.)
or I3 of title 11, United States Code, understand the relief available under each	h such (Casca only one box.)
chapter, and choose to proceed under chapter 7.	ition I request relief in accordance with chapter 15 of title 11, United States Code.
[If no attorney represents me and no bankruptey petition preparer signs the petit have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
The service and the formal and the service and	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
I request relief in accordance with the chapter of title 11. United States specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the
	order granting recognition of the foreign main proceeding is attached.
x James Willams	X
Signature of Pebtor D	(Signature of Foreign Representative)
x Detty Williams	(Mgnature of Poreign Kepresentative)
Signature of Joint Destor 708-544-8248	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	
04/12/2009 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	•
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
Parlamenta Nichola and Addison and Again Transport	provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum
Firm Name	fee for services chargeable by bankruptey petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is
	attached.
Telephone Number	Printed Name and title, if any, of Bankruptey Petition Preparer
Date	
	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	
certification that the attorney has no knowledge after an inquiry that the informati in the schedules is incorrect	.100
in the sententies is incorrect	
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is	
and correct, and that I have been authorized to file this petition on behalf of debtor.	s true X
The debtor requests the relief in accordance with the chapter of title 11. United St	Date States
Code, specified in this petation.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
	partner whose Social-Security number is provided above.
Signature of Authorized Validade	paramet whose rocementy manner is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual
Title of Authorized Individual	individua).
	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A hankruptcy petition preparer's failure to comply with the provisions of title 11 and
	the Federal Rules of Bankruptcy Procedure may result in fines or impressionment or
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 4 of 35

Bo Summary (Official Form 6 - Summary) (12 07)

United States Bankruptcy Court

	<u>Northern</u>	District OfIllinois	
In re	James & Betty Williams Debtor	Case No.	_
	is to the second	Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$180,181		
B - Personal Property	YES	3	s 17,275		
C - Property Claimed as Exempt	YES	I			
D - Creditors Holding Secured Claims	YES	1		s 186,650	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		s 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$30,597.38	
G - Executory Contracts and Unexpired Leases	YES	I			
H - Codebtors	YES	1			
- Current Income of Individual Debtor(s)	YES	I			s 5,374
- Current Expenditures of Individual Debtors(s)	YES	1			s 5,633.75
то	TAL	14	s 197,456	s 217,247.38	

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 5 of 35

Form 6 - Statistical Summary (12 07)

United States Bankruptcy Court Northern District Of Illinois

		_ District Of _HITHINGS	
In re	James & Betty Williams	Case No.	
	Debtor		
		Chapter	0.7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. \S 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptey Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0
Student Loan Obligations (from Schedule F)	\$ 0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	s 5374	
Average Expenses (from Schedule J, Line 18)	\$5633.75	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	^{\$} 5374	

State the following:

Total from Schedule D. "UNSECURED PORTION, IF		\$ 0
ANY" column 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E. "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 30,597.38
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 30,597.38

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Mair
B6A (Official Form 6A) (12/07))	Document	Page 6 of 35	

In re	James & Betty Williams	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "I," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSSAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 507 52nd Ave Bellwood IL 60104 Timeshare Property 2801 Old Winter Garden Rd Ocoee FL	Retention of Property Relinquishing property	W	\$175,231 \$ 4,950	\$182,400 \$ 4,250
	Total		\$180 181	

(Report also on Summary of Schedules.)

	: 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6B (Official Form 6B) (12/07)		Document	Page 7 of 35	

ln re	James & Betty Williams	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H." "W," "J." or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	· · · · · · · · · · · · · · · · · · ·			
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSSAND, WEFE, YODKE, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Primary Residence 507 52nd Ave Bellwood IL.	Ј	\$85.00
 Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives. 		TCF Bank Checking	J	\$20.00
Security deposits with public util- ities, telephone companies, land- lords, and others.	Х	N/A		\$0
 Household goods and furnishings, including audio, video, and computer equipment. 		Bedroom sets, Appliances, couches, computer equipment, TV's, etc.	J	\$8,350.00
Books: pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		All clothing items, casual and formal wear] ,	\$4,320.00
7. Furs and jewelry.	X	g,		Ψ-τη.520.00
8. Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name coch issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(e).)	х			

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main B6B (Official Form 6B) (12/07) — Cont. Document Page 8 of 35

In re	James & Betty Williams	Case No	k.
	Debtor	2.24 1.14	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAHD, WIPE, JOHNT, OR COMPRINTIY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	\mathbf{X}			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refinds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

Case 09-13491 Do	oc 1	Filed
B6B (Official Form 6B) $(12/07) = 0$	Cont	Do

Document

d 04/16/09 Entered 04/16/09 10:59:47 Desc Main ocument Page 9 of 35

in re	James & Betty Williams	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, TODAT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Lincoln automobile 2002 Chrysler automobile	1	\$4, 500
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory,	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	\mathbf{x}			
35. Other personal property of any kind not already listed. Itemize.	x			
		Ocontinuation sheets attached Total	.i>	\$1 7 ,275.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 10 of 35

B6D (Official Form 6D) (12/07)

In re James & Betty Williams	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

to the port of this soluedate b.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4850745			02/01/2007					
Wilshire Credit Corp 1776 SW Madison St Portland OR 97205			Real Estate - Primary Residence located at: 507 52nd Avenue Bellwood IL				\$ 182,400	\$ 0
			VALUE \$ 175,231					
ACCOUNT NO. 7029266714 Westgate Resorts 2801 Old Winter Garden Rd Ocoee FL 34761			03/05/2005 Real Estate - Timeshare Property located at: 2801 Old Winter GardenRd Ococe FL 34761				\$ 4,250	\$ 0
			VALUE \$ 4,750	j				
ACCOUNT NO								
() continuation sheets attached			VALUES Subtotal ► (Total of this page)	1			\$ 186,650	\$ 0
			Total ► (Use only on last page)			ŀ	\$ 186,650	\$ ()
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 11 of 35

B6E (Official Form 6E) (12/07)

In re James & Betty Williams	Case No
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
T	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the pare

claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10.950* per person carned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 12 of 35 B6E (Official Form 6E) (12/07) - Cont. James & Betty Williams Case No._ Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400° per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. II U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Case 09-13491 Doc 1 F	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6E (Official Form 6E) (12/07) – Cont.	Document	Page 13 of 35	
In re James & Betty Williams Debtor	······································	Case No(if known)	·

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							Type of Priority for Claims Listed on This Sheet			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
Account No.			N/A							
Account No.			N/A							
Account No.			N/A							
Account No.			N/A							
Theet tie of confunction sheets attached redutors Holding Priority Claims	d to Sub	edule of	(To	Su tals of t	btotals		s	s		
			(Use only on last page of the Schedule E. Report also on of Schedules.)	e comp	Total	>	s ()			
Tota (Use only on last page of the completed Schedule E. If applicable, report also or the Statisfical Summary of Certain Liabilities and Related Data.)								s O	\$()	

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6F (Official Form 6F) (12/07)		Document	Page 14 of 35	

In re James & Betty Williams , Debtor	Case No(if known)
---------------------------------------	-------------------

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "L" or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF **JNLIQUIDATED** MAILING ADDRESS CODEBTOR CONTINGENT INCURRED AND CLAIM INCLUDING ZIP CODE, DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 1700900028540968 02/11/2009 Village of Melrose Park IL WIFE Photo Enforcement Program Dept 921 \$100.00 Carol Stream, IL 60132-0921 5023913210 ACCOUNT NO. 06/17/1991 City of Chicago Dept of Revenue JOINT POBox 88292 \$200.00 Chicago, IL 60680-1292 ACCOUNT NO. B58703-811838 07/15/2008 Dependon Collection Service Inc. HUSBD \$129.00 Midwest Urology Association POBox 4833 Oak Brook IL 60523-1762 ACCOUNT NO. 4101250011 08/05/2004 HFC USA HUSBD 961 Weigel Drive \$10.964 Elmburst IL 60126 (800)365-0175 Subtotal> \$11,393 Z continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6F (Official Form 6F) (12/07) - C	ont.	Document	Page 15 of 35	

In re James & Betty Williams,	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4101250612 HFC USA 961 Weigel Drive Elmhurst IL 60126 (800)365-0175		HUSBD	08/05/2004				\$10,555.00
ACCOUNT NO. 545800220663 HSBC Bank 1441 Schilling Place Salinas CA 93901		WIFE	10/05/2005				\$2,073.00
ACCOUNT NO. 787188 Nicor Gas 1844 Ferry Road Naperville IL 60563 (630)305-9500		HUSBD	01/05/2008				\$2,341.38
ACCOUNT NO. 986078283275 MidState Collection POBox 3292 Champaign IL 61826 (217)351-1888		HUSBD	07/05/2006				\$1,701.00
ACCOUNT NO. 426688013019 Chase 800 Brooksedge Bivd Westerville OH 43081(800)955-9900		WIFE	08/05/2003				\$102.00
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otzi>	s 16,772.38
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					le F.) stical	\$	

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6F (Official Form 6F) (12/07) - C	ont.	Document	Page 16 of 35	

In re James & Betty Williams	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 548897502685 HSBC Bank POBox 19360 Portland OR 97280		WIFE	06/05/2003				\$1,360.00
ACCOUNT NO. 079150 NatCreadj House 800-542-1048		HUSBD	0Z/05/2005				\$1,072
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					otal⊁	\$2432.00	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				le F.) stical	\$30,597.38		

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
		Document	Page 17 of 35	

36G (Official Form 6G) (12/07)					
In re	James & Betty Williams	Case No.			
	Debtor	(if known)			

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

∇	Check this box if debto	r has no executory	contracts or	unexpired	leases
----------	-------------------------	--------------------	--------------	-----------	--------

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
N/A	N/A

	ase 09-13491 Doc 1 cial Form 6H) (12/07)	Filed 04/16/09 Document	Entered 04/16/09 10:59:47 Page 18 of 35	Desc Main
ln re	James & Betty Williams	*	Case No.	
	Debtor			(if known)
		SCHEDULE H	I - CODEBTORS	
ommonwez Visconsin)	alth, or territory (including Alaska,) within the eight-year period immedi	Arizona, California, Idah iately preceding the com-	s. If the debtor resides or resided in a communo, Louisiana, Nevada, New Mexico, Puerto Ric nencement of the case, identify the name of the	o, Texas, Washington, or
ommonwer Visconsin) ormer spou ondebtor sp hild's initia hild's name	alth, or territory (including Alaska,) within the eight-year period immedi- se who resides or resided with the d pouse during the eight years immedi-	Arizona, California, Idahi iately preceding the com- lebtor in the community p iately preceding the com- child's parent or guardian.	o, Louisiana, Nevada, New Mexico, Puerto Ric	to, Texas, Washington, or the debtor's spouse and of any lude all names used by the indebtor or a creditor, state the
ommonwer Visconsin) ormer spou ondebtor sp hild's initia hild's name	alth, or territory (including Alaska, a within the eight-year period immedi- se who resides or resided with the d pouse during the eight years immedi- is and the name and address of the c See, 11 U.S.C. §112 and Fed. R. E	Arizona, California, Idahi (ately preceding the community plately preceding the community plately preceding the community plately preceding the community plately preceding the community parent or guardian, Bankr. P. 1007(m).	o, Louisiana, Nevada, New Mexico, Puerto Ric nencement of the case, identify the name of the property state, commonwealth, or territory. Inc nencement of this case. If a minor child is a co	to, Texas, Washington, or to debtor's spouse and of any lude all names used by the edebtor or a creditor, state the ardian." Do not disclose the
ommonwer Visconsin) ormer spou ondebtor sp hild's initia hild's name	alth, or territory (including Alaska, a within the eight-year period immedise who resides or resided with the doorse during the eight years immedials and the name and address of the case. See, 11 U.S.C. §112 and Fed. R. Ethis box if debtor has no codebtors.	Arizona, California, Idahi (ately preceding the community plately preceding the community plately preceding the community plately preceding the community plately preceding the community parent or guardian, Bankr. P. 1007(m).	o, Louisiana, Nevada, New Mexico, Puerto Ric nencement of the case, identify the name of the property state, commonwealth, or territory. Inc nencement of this case. If a minor child is a co such as "A.B., a minor child, by John Doe, gu	to, Texas, Washington, or to debtor's spouse and of any lude all names used by the edebtor or a creditor, state the ardian." Do not disclose the

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S): N/A		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	N/A		N/A		
Name of Employer	N/A	-			
How long employed			N/A		
Address of Employe	N/A		N/A		
	of average or projected monthly income at time	DEBTOR	SPOUSE		
ease fi	case filed)		. 0		
Monthly gross was	es, salary, and commissions	<u>s_0</u>	<u> </u>		
(Prorate if not pai		s 0	s 0		
Estimate monthly o		<u></u>	<u> </u>		
SUBTOTAL		- 0		7	
V 1990 10		<u>\$_0</u>	s_0		
LESS PAYROLL I		a 0	. 0		
a. Payroll taxes and	d social security	\$ 0	<u>s_0</u>		
b. Insurance c. Union dues		\$ <u>6</u> \$ 9	\$ + ·		
		\$ 0	_ \$_6 \$_9		
u. Other (Speeny).		<u>ъ</u> <u> </u>			
SUBTOTAL OF PA	AYROLL DEDUCTIONS	s 0	s 0	٦	
TOTAL METAGON	THE V TARE HANGE DAY			4	
TOTAL NET MON	THLY TAKE HOME PAY	s 0	<u> </u>		
Regular income fro	m operation of business or profession or farm	m 0			
(Attach detailed s	tatement)	\$_0	\$ 0		
Income from real pr	operty	\$ 0	<u> </u>		
Interest and dividen		\$_0	<u> </u>		
. Alimony, maintena	ince or support payments payable to the debtor for	s 0	s o		
the debtor's use	or that of dependents listed above	3 -	_ 5		
	government assistance				
(Specify):		<u>\$ 1640</u>	\$ 1554		
Pension or retirement. Other monthly income		\$ 700	\$ 1480		
	n/a	s 0	\$ 0		
(p) /	47.72	· P	_ 5_0	_	
SUBTOTAL OF L	INES 7 THROUGH 13	\$ <u>2340</u>	\$ <u>3034</u>		
AVERAGE MONT	THLY INCOME (Add amounts on lines 6 and 14)	s2340	s <u>3034</u>	1	
COMBINED AVE	RAGE MONTHLY INCOME: (Combine column	\$ <u>5</u>	374	1	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-13491	Doc 1	Filed 04/16/09	Entered 04/16/09 10:59:47	Desc Main
B6J (Official Form 6J) (12/07)		Document	Page 20 of 35	

In re James & Betty Williams ,	Case No.
Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (inc	chide lot rented for mob	ile home)	s1507.00
a. Are real estate taxes included?	Y tos	_ No_ ✓	<u> </u>
b. Is property insurance included?	Yes		
2. Utilities: a. Electricity and heating	fuel		\$450.00
b. Water and sewer			s 30.00
c. Telephone			\$85.00
d. Other <u>Cable</u>			s 130.00
3. Home maintenance (repairs and upke	ж р)		s 300.00
4. Food			s 550.00
5. Clothing			s 225.00
6. Laundry and dry cleaning			\$ 75.00
7. Medical and dental expenses			s 95.00
8. Transportation (not including car pay	ments)		\$ 0
9. Recreation, clubs and entertainment,	newspapers, magazines,	etc.	s 300.00
10.Charitable contributions			\$ 560.00
Hilmsurance (not deducted from wages	or included in home mo	rtgage payments)	<u> </u>
a. Homeowner's or renter's			\$450.00
b. Life			s 60.00
c. Health			s 100.00
d. Auto			s Included
e. Other			\$
12 Taxes (not deducted from wages or i	neluded in home mortg	age payments)	
(Specify) P			\$ <u>416.75</u>
13. Installment payments: (In chapter 11	, 12, and 13 cases, do n	ot list payments to be included in the plan)	
a. Auto			\$ <u>N/A</u>
b. Other			\$ <u>N/A</u>
c. Other		91-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	s N/A
14. Alimony, maintanance, and support j			\$
15. Payments for support of additional d			\$
16. Regular expenses from operation of I			s <u>0</u>
17. Other St.		" 	\$ <u>300.00</u>
18. AVERAGE MONTHLY EXPENSES if applicable, on the Statistical Summ	S (Total lines 1-17. Rep lary of Certain Liabilitie	ort also on Summary of Schedules and, s and Related Data.)	\$5633.75
19. Describe any increase or decrease in	expenditures reasonably	anticipated to occur within the year following the filing of this	a document:
20. STATEMENT OF MONTHLY NET	INCOME		
a. Average monthly income from Lir			s5374
b. Average monthly expenses from I			\$ <u>5574</u> \$5633.75
c. Monthly net income (a. minus b.)			\$ <u>-259.75</u>
			\$ <u>~239.73</u>

Document

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Page 21 of 35

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re James & Betty Williams

Case No. _ (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	
Date 4/12/2009	Signature: Settle Williams
Date	Signature Debtor D
Date 4/12/2009	Simon Status Williams
7,14,2007	(Joint Debtor, if any)
	[If your case, both spouses must sign.]
DECLARATION AND SIGNATURE O	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and inform	estition preparer as defined in $11~U~S~C~\S~110, (2)$ I prepared this document for compensation and have provide mation required under $11~U~S~C~\S~110(b), 110(b)$ and $342(b)$, and, (3) if rules or guidelines have been see for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum accepting any fee from the debtor, as required by that section
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Secral Security No Regimed by 11 U.S.C. § 119.)
If the bankruptcy petition preparer is not an individual, state the n who again this document.	name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X	Date
, , ,	•
	repared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual
	repared or assisted in preparing this document, unless the bankrupter petition preparer is not an individual I signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attach additional	
f more than one person prepared this document, attach additional A bankruptcy petition preparer's failure to comply with the provisions of 18 U.S.C. § 156.	l signed sheets confirming to the appropriats Official Form for each person.
f more than one person prepared this document, attach additional learning person preparer's failure to comply with the provisions of ISU.S.C. § 156. DECLARATION UNDER PENALTY I, the	I signed sheets conforming to the appropriate Official Form for each person. fittle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or improviment or both. 11 U.S.C. § 110, OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
f more than one person prepared this document, attach additional stankruptcy petition prepared's future to comply with the provisions of SUSC, § 156. DECLARATION UNDER PENALTY I. the	I signed sheets conforming to the appropriate Official Form for each person. If title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or improvement or both. 31 U.S.C. § 110; OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ident or other officer or an authorized agent of the corporation or a member or an authorized agent of the[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have heets (Total shown on summary page plus I), and that they are true and correct to the best of my
I the [the pressing summary and schedules, consisting ofs nowledge, information, and belief.	I signed sheets conforming to the appropriate Official Form for each person. If title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or improvement or both. 11 U.S.C. § 110; OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under results of persons that I have
If more than one person prepared this document, attach additional transfer person preparer's failure to comply with the provisions of ISU.S.C. § 156. DECLARATION UNDER PENALTY I, the	I signed sheets conforming to the appropriate Official Form for each person. If title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or improvement or both. 31 U.S.C. § 110; OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP ident or other officer or an authorized agent of the corporation or a member or an authorized agent of the[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have heets (Total shown on summary page plus I), and that they are true and correct to the best of my

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	<u>Northern</u>	DISTRICT OF	Illinois	
In re:	James & Betty Williams Debtor	Case No	(if Promos)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE N/A N/A

2

	State the amount of income received by the de debtor's business during the two years immed joint petition is filed, state income for each spumust state income for each spouse whether or petition is not filed.)	iately preceding the buse separately. (M	commencement of arried debtors filin	this case. Give particulars. I	If a
	AMOUNT		SOU	RCE	
lo: 	tal: \$ \$1990	James Will	iams Social Sec	urity/Pension	
¥ 53°	*al: \$ \$1990 74.00 \$ \$2257 \$ 1127	Betty Willi	ams Social Sec	urity/Pension	
	3. Payments to creditors			······································	_
	Complete a or b., as appropriate, and c.				
	a. Individual or joint debtor(s) with primarily a goods or services, and other debts to any credit this case unless the aggregate value of all prop Indicate with an asterisk (*) any payments that as part of an alternative repayment schedule ungency. (Married debtors filing under chapter whether or not a joint petition is filed, unless the NAME AND ADDRESS OF CREDITOR	or made within 90 or ty that constitutes were made to a creater a plan by an ap 12 or chapter 13 miles spouses are separ	days immediately portion affected by station on account of approved nonprofit that include payment ated and a joint pet AMOUNT	preceding the commencement ich transfer is less than \$600. In domestic support obligation udgeting and credit counseling to by either or both spouses ition is not filed.) AMOUNT	of n or
		PAYMENTS	PAID	STILL OWING	
	Harris NA	PAYMENTS March 2009	\$2300	\$11LL OWING	

3

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

N/A

4. Suits and administrative proceedings, executions, garnishments and attachments

П Иома a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

MARION COUNTY CLERK SQ06960920

TAX LIEN STATE

MARION COUNTY

UNKNOWN

CLERK

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

N/A

Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

N/A

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN N/A NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION
AND VALUE
OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION N/A RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

N/A

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

N/A

DATE



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

N/A

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None Z List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

6

ORY CONTENTS

IF ANY

N/A

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

N/A

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

N/A

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

Non± ZŽ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

NAME

N/A

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS N/A

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

N/A

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

N/A

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 29 of 35

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY

OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

TAXPAYER-LD. NO. (ITIN) COMPLETE EIN

Z

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

N/A

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

N/A

DATES SERVICES RENDERED

Z

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

	NAME		ADDRESS	
	N/A		NUDRESS	
None	d. List all financial institutions, cred financial statement was issued by the	litors and other parties, including me	reantile and trade agencies, to whom a ly preceding the commencement of this co	
	NAME AND ADDRESS N/A		DATE ISSUED	
	20. Inventories			
None	a. List the dates of the last two invertaking of each inventory, and the dol	atories taken of your property, the na lar amount and basis of each invento	me of the person who supervised the	
			DOLLAR AMOUNT	
	DATE OF INVENTORY	INVENTORY SUPERVISOR	OF INVENTORY (Specify cost, market or other	
	N/A		basis)	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.			
			NAME AND ADDRESSES OF CUSTODIAN	
	DATE OF INVENTORY		OF INVENTORY RECORDS	
	DATE OF INVENTORY N/A			
		s, Directors and Shareholders		
lonse Z	N/A 21. Current Partners, Officer			
Konse Z	N/A 21. Current Partners, Officers a. If the debtor is a partnership, l		OF INVENTORY RECORDS	
Z Z Ggo	N/A 21. Current Partners, Officers a. If the debtor is a partnership, I partnership. NAME AND ADDRESS N/A b. If the debtor is a corporation	ist the nature and percentage of part NATURE OF INTEREST	OF INVENTORY RECORDS mership interest of each member of the PERCENTAGE OF INTEREST	

	ŀ

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

N/A

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

N/A

23. Withdrawals from a partnership or distributions by a corporation

Non:

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

N/A

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal texpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 32 of 35

11

	ted by an individ <mark>ual</mark> or individua	a ana spousej	
I declare us affairs and	nder penalty of perjury that I have any attachments thereto and that		
Date	4/12/2009	Signature Jame	es Williams
		of Debtor	000
Date	4/12/2009	Signature Delly of Joint Debtor (if any)	Williams
I declare unde	I on behalf of a partnership or corporal er penalty of perjury that I have read the nat they are true and correct to the best	•	ent of fmancial affairs and any attachments
	N/A	Signature	N/A
		Print Na	me and Title
(An individua	il signing on behalf of a partnership or	corporation must indicate position or relatio	onship to debtai]
	_	_ continuation sheets attached	
Penalty fo	v making a false statement: Fine of up to	\$500,000 or unpresentment for up to 5 years, or	r both, 18 U.S.C. §§ 152 and 3571
DECLARATI	ION AND SIGNATURE OF NON-A	TTORNEY BANKRUPTCY PRTITION	PREPARER (See 11 II S.C. K. 110)
I declare under penalty of compensation and have prant 342(b), and, (3) if rule	of perjury that (1) I am a bankruptey j rovided the debtor with a copy of this d ies or guidelines have been promiligated rets. I have given the debtor nonce of th	bettiren preparer as defined in 11 U.S.C. § 1 decument and the notices and information is f cursuant to 11 U.S.C. § 10(th) setting a g	contract (maker 11 11 S (*) 88-110aS) - 110aS)
I declare under penalty of compensation and have properties and 342(b), and, (3) if rule bankruptcy petition preparany fee from the debtor, as	of perjury that (1) I am a bankruptey j rovided the debtor with a copy of this d ies or guidelines have been promiligated rets. I have given the debtor nonce of th	petition preparer as defined in 11 U.S.C. § 1 focument and the notices and information in a pursuant to 11 U.S.C. § 110(h) setting a maximum amount before preparing any of	10. (2) I prepared this document for equired under H U S C §§ H9(b), H9(b), asximum fee for services chargeable by document for filing for a debter or accepting
I declare under penalty of compensation and have properties and 342(b), and, (3) if rubbankruptcy petition preparany fee from the debtor, as Printed or Typed Name and If the bankruptcy petition p	of perjury that (1) I am a bankruptey provided the debtor with a copy of this dies or guidelines have been promulgated test. I have given the debtor notice of the required by that section of Title, if any, of Bankruptey Petition I preparer is not an individual, state the	petition preparer as defined in 11 U.S.C. § 1 focument and the notices and information in a pursuant to 11 U.S.C. § 110(h) setting a maximum amount before preparing any of	10. (2) I prepared this document for equired under 11 U S C §§ 119(b), 119(b), asximum fee for services chargeable by document for filing for a debtor or accepting
I declare under penalty of compensation and have properties and 342(b), and, (3) if rule bankruptcy petition preparany fee from the debtor, as Frinted or Typed Name and If the bankruptcy petition p	of permy that (1) I am a bankruptey provided the debtor with a copy of this dies or guidelines have been promulgated in the I have given the debtor notice of the required by that section. If I have given the debtor notice of the required by that section.	petition preparer as defined in 11 U.S.C. § 1 focument and the notices and information in figure and to 11 U.S.C. § 110(h) setting a maximum amount before preparing any observed and the setting and the sett	10. (2) I prepared this document for equired under HUSC §§ 110(b), H0(b), asximum fee for services chargeable by document for filing for a debtor or accepting
I declare under penalty compensation and have prand 342(b), and, (3) if rubbankruptcy petition preparany fee from the debtor, as Printed or Typed Name and If the bankruptcy petition presponsible person, or participations.	of perjusy that (1) I am a bankruptry provided the debtor with a copy of this dies or guidelines have been promiligated test. I have given the debtor nonce of the required by that section. If Title, if any, of Bankruptry Petition I preparer is not an individual, state the titler who signs this document.	petition preparer as defined in 11 U.S.C. § 1 focument and the notices and information in figure and to 11 U.S.C. § 110(h) setting a maximum amount before preparing any observed and the setting and the sett	10. (2) I prepared this document for equired under HUSC §§ 110(b), H0(b), asximum fee for services chargeable by document for filing for a debtor or accepting

not an individual

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 09-13491 Doc 1 Filed 04/16/09 Entered 04/16/09 10:59:47 Desc Main Document Page 33 of 35

B 8 (Official Form 8) (12 08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re James & Betty Williams	Case No.
Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Wilshire Credit Corp	Single Family Residence 507 52nd Ave Bellwood IL
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Dunnanda	
Property is (check one):	7.37
☐ Claimed as exempt	Not claimed as exempt
Property No. 2 (of necessary)	
Creditor's Name:	Describe Property Securing Debt:
Westgate Resorts	Timeshare 2801 Old Winter Garden Rd Ocoee FL
Property will be (check one):	
☑ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	• • • • • • • • • • • • • • • • • • • •
Property is (check one):	
	Not claimed as exempt
i r Claunou as exempt	Not claimed as exempt

B 8 (Official Form 8) (12 08) Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: N/A	Describe Leased Property: N/A	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name: N/A	Describe Leased Property: N/A	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2);
Property No. 3 (if necessary)		
Lessor's Name: N/A	Describe Leased Property: N/A	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
0 continuation sheets attache	d (if any)	

estate securing a debt and/or personal property subject to an unexpired lease.

4/12/2009 Date: Signature of Joint Debtor

